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DiPiero et al. (43) **Pub. Date: Jul. 4, 2002**(54) **HEALTH PLAN MANAGEMENT METHOD
AND APPARATUS****Publication Classification**(51) **Int. Cl.⁷** **G06F 17/60**
(52) **U.S. Cl.** **705/35**(76) Inventors: **Albert R. DiPiero**, Portland, OR (US);
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Techniques and apparatus for managing contributions to an accruable health spending account in an employer-sponsored plan offering a member an employer-funded defined contribution, at least one insurance premium option and the ability to specify an allocation of the defined contribution for payment of option premiums and, in turn, a directed contribution amount designated to such accruable account are disclosed. The accruable account may be used to reimburse the member for qualified medical expenses, and the member may pay any premium shortfall using a tax-advantaged process such as a premium only payment plan. Also disclosed are techniques and apparatus directed to presenting member-specific out-of-pocket expenses for a selected procedure offered by at least one health-care provider.

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